IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Anderson, et al

Docket No.: ISAA0045 Art Unit: 3671

Serial No.: 09/675,412

Filed: 29 September 2000 Examiner: Kesack, Daniel

Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING

CONTENT MINING

Date: 15 May 2006

Assistant Commissioner for Patents Mail Stop - Amendments P.O. Box 1450 Alexandria, VA 22313-1450

CERTIFICATION FOR INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §1.97(e)

Dear Sir:

A certification is being made for the Information Disclosure Statement accompanying this certification.

CERTIFICATION

I, the person signing below, certify

- () that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the statement. (37 CFR 1.97(e)(1))
- (X) that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart

foreign application or to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement. 37 CFR 1.97(e)(2).

The person making this certification is the attorney who signs below on the basis of the information:

- () supplied by the inventor(s)
- () supplied by an individual designated in §1.56(c)
- (x) in the attorney's file

Respectfully submitted,

Michael A. Glenn Reg. No. 30,176

Customer Number 22862